

**A CONSOLIDATED ANALYSIS OF IMPEDIMENTS TO A  
FAIR HOUSING CHOICE FOR THE CITIES OF  
LAFAYETTE AND WEST LAFAYETTE AND  
TIPPECANOE COUNTY  
2005-2009**

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## Introduction

The following is an update of the Analysis of Impediments (AI) completed by the Cities of Lafayette and West Lafayette in 1996, which identified four primary areas of concern in Tippecanoe County. They were:

- 1) Lack of coordination among the units of government in the areas of complaints, outreach, education and information sharing.*
- 2) Lack of staff in county government to handle inquiries/complaints and to provide education and outreach.*
- 3) Lack of information by affected parties concerning discrimination and what to do about it.*
- 4) Lack of data concerning policies and practices that might be impediments.*

The 1996 AI determined that housing discrimination was not widespread given the diverse international student population in the community. We acknowledged that discrimination occurs but it is limited and due often to the lack of information and knowledge on the part of the offending housing provider. We further found that there was no evidence of widespread discrimination on the part of the private sector housing providers in the sale and rental of housing.

To address the 1996 impediments, it was felt that the county wide Fair Housing Office was the answer and that the office would address 3 of the 4 identified impediments. The office was first administered by West Lafayette and was taken over by Lafayette in 2000. With the creation of a Human Relations Commission by Tippecanoe County, the responsibilities of the office have been taken on by each jurisdiction, since each entity has their own commission, three separate and distinct ordinances and some capacity to address fair housing issues.

Significant gains have been made to address the identified impediments in the outreach and educational areas by all three governmental entities and people can obtain information and file complaints in all three entities. Educational activities are done jointly by the Cities and the County in addition to activities done by each entity. A factor in affirming fair housing choice in our community is the county wide strategic planning initiative known as Vision 2020. The Vision 2020 plan initiative brought to the forefront the diversity of our community and that all need to embrace it. To accomplish this, educational forums addressing race, cultural, ethnic and religious differences and issues happen throughout the year in the community. In 2003, in cooperation with Vision 2020, the joint human relations commissions participated in two diversity forums. The first was a Diversity Summit and a second forum that featured Richard Florida, a professor at Carnegie Mellon University. Professor Florida has studied and written a book on how diverse populated communities that embrace their diversity are excelling in today's competitive economic development climate.

The fourth identified impediment in 1996 was the "*Lack of data concerning policies and practices that might be impediments*". This issue continues to be discussed and there is continuing difficulty to obtain relevant data from services related to housing, such as appraisals and insurance. The potential and probability of discrimination is there and this has been somewhat confirmed by an article that has been published by National Community Reinvestment Coalition in June, 2005 titled "Predatory Appraisals: Stealing the American Dream". The core finding of this report is that "problematic appraisal practices exists as a serious impediment to responsible lending, *impede fair housing and equal access to credit*, and place the American dream of homeownership and the safety and soundness of the mortgage marketplace at risk". Furthermore, the report indicates that there is a concern of federal regulators on mortgage valuation and appraisal issues and the need to address these issues. In the 1996 AI, appraisal practices were thought to be an area that could be discriminatory, however there was a lack of data and apparently little oversight of the appraisal industry. This article reinforces our findings, however shows little progress on addressing our concerns and the apparent lack of data and if these services are monitored for discrimination.

Other data such as the Home Mortgage Disclosure Act (HMDA) data is difficult to evaluate as discussed in a latter section. In the 2005 AI, other relative data was available that in our opinion revealed 2 impediments. The data was homeownership by minority and ethnicity and disproportionate needs by minority and ethnicity.

However, even with our gains, it is evident that our County has changed significantly with a large increase in population and housing, a significant growth in the number of Hispanic/Latino households and a dramatic increase in the number of mortgage companies operating in the County. It appears that the public still does not know or understand discrimination and that everyone has the right to a choice in housing. This became evident this year when an article concerning the County Human Relation Commission's lack of activity prompted some in the community to request that the commission be dissolved and the authorizing legislation removed from the books. Therefore, it is our opinion that a main impediment in our community remains the lack of knowledge and public awareness concerning discrimination issues and there is a continued need to coordinate events and share information between the three entities and their Human Relation Commissions.

## **Identified Impediments to a Fair Housing Choice**

Our 2005 Analysis of Impediments to Fair Housing (AI) as in 1996 has indicated that there is no evidence of widespread discrimination in the community and when discrimination occurs it is by individuals due in part to the lack of knowledge of the Fair Housing Laws. Furthermore, the AI has identified four primary areas of concern in Tippecanoe County. They are:

- 1) *Outreach and education by the Human Relations Commissions and the Cities to address the lack of knowledge of a person's rights and a person's obligations under the law and how to access services to answer and address one's concerns.*
- 2) *Marketing of homeowner programs to increase minority and ethnic homeownership. Educate and increase mortgage and financial companies' participation in marketing programs.*

3) *Marketing of assistance programs to address disproportionate needs of minorities and ethnic person in housing.*

4) *Further research in the areas of services to the disabled, elderly and persons with HIV/AIDS to determine if they have sufficient access to federally assisted housing.*

## Fair Housing Plan: Actions to Address Identified Impediments

The following are specific activities to be undertaken to affirmatively further fair housing and to address identified impediments to a fair housing choice in the in Tippecanoe County (See Table A).

Resources: The funding necessary to implement the Fair Housing Plan will come from the following: Federal: Lafayette Community Development Block Grant, West Lafayette Community Development Block Grant and Lafayette Consortium HOME Program administrative funds. Local: Cities of Lafayette and West Lafayette and Tippecanoe County General Funds to support activities of the three Human Relations Commissions.

### Impediment #1:

1) Increase the interaction and the information sharing between the three Human Relations Commissions by encouraging at least 2 joint meetings annually. Objective(s): To share information and brainstorming with the governmental commissions charged with not only the outreach and education of the public, but the enforcement agency for the local human relations ordinances. The intent is to increase and improve the public's awareness of the law and discrimination issues and increase each jurisdiction's commitment to affirmatively further fair housing. This will be an ongoing activity over the next five years with at least one (1) community wide activity annually that results in increasing the public awareness of fair housing.

2) Continue to support Vision 2020 Diversity Roundtable monthly meetings, encourage and participate on additional fair housing activities. Work with the Vision 2020 staff and volunteers to move forward with their objective of "providing leadership within Lafayette, West Lafayette and Tippecanoe County and promoting strategies to achieve a community that values diversity as evidenced by attitudes, policies and practices". Objective(s): To share information and brainstorming between the Vision 2020 strategic planning staff and leaders, the governmental commissions and the Development Departments with the intent to increase and improve the public's awareness of the law and discrimination and increase each jurisdiction's commitment to affirmatively further fair housing . This will be an ongoing activity over the next five years with: a) at least one diversity roundtable meeting annually deal specifically with fair housing issues; and b) include discussions about fair housing and discrimination issues as part of the Vision 2020 updates when they occur.

3) Increase public awareness of what "Fair Housing" is, what "discrimination is" and "what the protected classes are" to overcome the negative publicity and misinformation regarding the role of the Human Relations Commission this past year. In year 1: a) review all jurisdictions brochures and websites on fair housing. Identify public service agencies, neighborhood associations, community centers and University organizations and make brochures and other

information available to them, including the availability of fair housing informational training; and b) provide training to at least one group annually. In year 2: Increase public information by looking into the possibility of public service announcements, inserts in utility billings and banking statements. In years 3 through 5 continue established activities.

4) Develop a client survey through the Lafayette Housing Authority and possibly other housing providers, as well as social service agencies to determine the public knowledge of fair housing. The survey is to be an informational questionnaire to determine a person's knowledge of discrimination and the law. In year 1: Develop survey; identify appropriate survey respondents; distribute surveys and collect responses with anticipated 1000 respondents. Analyze responses and determine follow-up actions. In years 2 through 5 market and increase the number of survey responses by at least 20%. Review and analyze responses and revise AI and Fair Housing Plan according.

5) Continue the outreach, referral and educational activities of the Fair Housing Office as a consolidated effort by the Cities. This will be an ongoing activity over the next five years with an outcome as the number of complaints filed and the resolutions of those complaints.

#### Impediments #2 & #3:

1) Work with Lafayette Neighborhood Housing Services, New Chauncey Housing, Incorporated, Habitat for Humanity, Wabash Valley Trust for Historic Preservation and Area IV Development to increase minority and ethnic participation in homeownership programs by developing a marketing strategy. In year 1 the baseline of minority and ethnic participation will need to be determined. This will be an ongoing activity over the next five years with the intent of increasing the number of minority homebuyers benefiting from the agency homeownership programs and minority and ethnic participation in assistance programs by 10% each year.

2) Work with leading financial institutions in the community to market homeownership to minority and ethnic populations. This will be an ongoing activity over the next five years with the intent of increasing the number of minority homebuyers benefiting from homeownership programs marketed through those participating financial institutions by 5% annually.

#### Impediment #4:

1) Work with the agencies that serve the disabled, elderly and persons with HIV/AIDS to determine if their clientele has sufficient access to federally assisted housing. Work with federally assisted housing providers to determine the demand for housing by those populations, and also determine how the existing housing is marketed. This will be an ongoing activity over the next five years with the intent of analyzing relevant data to assist in the development of programs or activities or marketing to address the need.

#### Evaluation of Actions and Changes, Corrections and Additions to the Plan

As an ongoing process of the plan, all actions will be evaluated for their effectiveness in addressing an identified impediment. If an evaluation indicates that there is a need to modify,

add or correct any action or identifies an impediment not previously identified the proposed changes will be included in the next annual plan development process and addressed in the plan if applicable.

**TABLE A: CITIES OF LAFAYETTE AND WEST LAFAYETTE AND TIPPECANOE COUNTY 2005-2009**

**Fair Housing Plan: Actions to Address Identified Impediments**

<b>Identified Impediment to Fair Housing Choice</b>	<b>Planned Actions</b>	<b>Organization(s) Responsible</b>	<b>Timetable for Completion/Outcome</b>
<i>1) Outreach and education by the Human Relations Commissions and the Cities to address the lack of knowledge of a person's rights and a person's obligations under the law and how to access services to answer and address one's concerns.</i>	<p>1. Increase the interaction and the information sharing between the three Human Relations Commissions by encouraging at least 2 joint meetings annually.</p> <p>2. Continue to support Vision 2020 Diversity Roundtable monthly meetings and encourage and participate in additional fair housing activities.</p>	<p>Fair Housing Offices and Human Rights Commissions</p>	<p>Ongoing - One (1) community wide activity annually.</p>
	<p>2. Continue to support Vision 2020 Diversity Roundtable monthly meetings and encourage and participate in additional fair housing activities.</p>	<p>Fair Housing Offices, Diversity Roundtable &amp; Vision 2020 staff</p>	<p>Ongoing - 1. Have at least one diversity roundtable meeting annually to deal specifically with fair housing issues.</p>
		<p>Fair Housing Offices, Diversity Roundtable &amp; Vision 2020 staff</p>	<p>Ongoing - 2. Include discussions about fair housing and discrimination issues as part of the Vision 2020 updates when they occur.</p>
	<p>3. Increase public awareness of what "Fair Housing is", what "discrimination is" and "what the protected classes are" to overcome the negative publicity and misinformation regarding the role of the Human Relations Commission this past year.</p>	<p>Human Rights Commissions Diversity Roundtable &amp; Fair Housing Offices</p>	<p>Year 1 - Review all jurisdictions' brochures and websites on fair housing. Identify public service agencies, neighborhood associations, community centers and University organizations and make brochures and other information available to them, including the availability of fair housing informational training.</p>

Identified Impediment to Fair Housing Choice	Planned Actions	Organization(s) Responsible	Timetable for Completion/Outcome
		Fair Housing Offices	<p>Year 2 - Increase public information by looking into the possibility of public service announcements, and inserts in utility billings and banking statements.</p> <p>Years 3 through 5 continue established activities.</p>
		Human Rights Commissions, Diversity Roundtable & Fair Housing Offices	
	<p>4. Develop a client survey through the Lafayette Housing Authority and possibly other housing providers, as well as social service agencies to determine the public knowledge of fair housing.</p>	Fair Housing Offices	<p>Year 1 – Develop survey; identify appropriate survey respondents; distribute surveys and collect responses with anticipated 1000 respondents. Analyze responses and determine follow-up actions.</p> <p>Years 2 through 5 - Market and increase the number of survey responses by at least 20%. Review and analyze responses to revise AI and Fair Housing Plan accordingly.</p>
	<p>5. Continue the outreach, referral and educational activities of the Fair Housing Office as a consolidated effort by the Cities.</p>	Human Rights Commissions Diversity Roundtable & Fair Housing Offices	<p>Ongoing - Number of complaints filed and the resolutions of those complaints.</p>



Identified Impediment to Fair Housing Choice	Planned Actions	Organization(s) Responsible	Timetable for Completion/Outcome
2) <i>Marketing of homeowner programs to increase minority and ethnic homeownership. Educate and increase mortgage and financial companies' participation in marketing programs.</i>	<p>1. Increase minority and ethnic participation in homeownership programs by developing a marketing strategy.</p>	Fair Housing Offices	Ongoing - Determine baseline of minority and ethnic participation. Increase the number of minority homebuyers benefiting from the agency homeownership programs and minority and ethnic participation in assistance programs by 10% each year.
	2. Work with leading financial institutions in the community to market homeownership to minority and ethnic populations.	Fair Housing Offices	Increase the number of minority homebuyers benefiting from homeownership programs marketed through those participating financial institutions by 5% annually.
3) <i>Marketing of assistance programs to address disproportionate needs of minorities and ethnic persons in housing.</i>	Increase minority and ethnic participation in homeownership, rehabilitation and rental assistance programs by developing a marketing strategy.	Fair Housing Offices	Year 1 - Determine baseline of minority and ethnic participation. Ongoing - Increase the number of minority and ethnic participation in assistance programs by 10% each year.
4) <i>Further research in the areas of services to the disabled, elderly and persons with HIV/AIDS to determine if they have sufficient access to federally assisted housing.</i>	Work with the agencies that serve the disabled, elderly and persons with HIV/AIDS to determine if their clientele has sufficient access to federally assisted housing. Work with federally assisted housing providers to determine the demand for housing by those populations, and also determine how the existing housing is marketed.	Fair Housing Offices	Ongoing - Relevant data and analysis to assist in the development of programs or activities or marketing to address the need.

## Methodology

As in 1996, the Cities relied heavily on demographic data available from the most recent Census. Input on the number of complaints filed with local Human Relations Commissions and from the Indiana Civil Rights Commission were reviewed to see if discrimination was occurring and what type of housing was involved. Statistical data on people served was collected from housing providers of federally assisted programs to determine participation by race and ethnicity and was reviewed. The Home Mortgage Disclosure Act on mortgages issued by banks and lending institutions operating in Tippecanoe County was reviewed by someone with experience to determine if there was discrimination in mortgage lending. Additionally, as in 1996, the jurisdictional laws, regulations, administrative policies, procedures and practices of the County and both Cities were reviewed for their effect on the location, availability and accessibility of housing.

This Analysis of Impediments was done by the City of Lafayette Community Development and Redevelopment Department and the City of West Lafayette Department of Development.

### **The Cities of Lafayette and West Lafayette and Tippecanoe County: A Review of Laws and Regulations and Administrative Policies, Procedures and Practices**

As in the 1996 AI, the laws, regulations, administrative policies, procedures and practices of the Cities of Lafayette and West Lafayette and Tippecanoe County were reviewed for their affect on the location, availability and accessibility of housing. Although none were identified as impediments the following areas are included in the AI discussion because of their potential affect on a fair housing choice.

In particular, the countywide unified zoning ordinance and the accompanying land use plans; the countywide subdivision ordinance and the procedures of rezoning, subdivision approval and zoning appeals were reviewed due their significant affect on housing.

In 1998, the county adopted a new zoning ordinance, which was reviewed for potential affects on a housing choice as it was developed. The zoning ordinance is comprehensive, however it is still a set of minimum zoning standards and does allow for a planned development process in which some negotiations can occur to fit specific type of developments. The accompanying land use plans that have been updated since the adoption of the zoning ordinance have and continue to occur through a very public process that in most cases involves potential impacted citizens and in many instances neighborhood associations. The majority of the adopted land use plans are consistent with the original land uses determined over the past fifty years of zoning regulations. Rezoning, subdivision approvals and variance procedures as well are proposed amendments to the zoning regulations are very public processes and can be a point when “nimbyism” can occur. For instance, in 1999, there was a proposed revision to the zoning ordinance that would limit the number of services for homeless persons and families within a certain area of Lafayette. These limitations were proposed by a neighborhood association due to the number of service providers in a specific neighborhood and the perception that the neighborhood was a “homeless area”. Because of the restrictive nature of the proposal and the probability that the restrictions were

discriminatory, the Cities persuaded the Area Plan Commission to drop the proposed revisions. Due to the public process all sides can express opinions including those who could address potential discriminatory issues. It is important that this be included in the Analysis of Impediments because it is evidence that the safe guards in the system to prevent regulations that may have a discriminatory affect works in Tippecanoe County.

Another restrictive and discriminatory limitation present in some zoning ordinances affects the placement of group homes. However, according to Indiana law, Group Homes are exempt from local zoning regulations and can be placed anywhere in the community as evidenced by a number of group homes operating in Lafayette and West Lafayette. The 2005-2009 Consolidated Plan has identified the need for additional housing with supportive services for the homeless and for the disabled. It is anticipated that this housing will be placed in the community wherever the opportunity arises without concern for zoning issues.

In West Lafayette, the City enforces rental regulations that include occupancy limitations, in an effort to prevent the overcrowding and related density concerns of university student oriented housing in neighborhoods. Occupancy limitations in some localities have had a disparate impact on some ethnic and minority families due to over restrictive space requirements in local codes. The space requirements in West Lafayette's local code are reasonable and would not be considered restrictive to large families. This determination has been made by reviewing and comparing the code space requirements to relevant case law regarding occupancy limitations (Reference; "Housing Discrimination, Law and Litigation" by Robert G. Schwemm, West Group, Copyright 2001). Furthermore, occupancy limitation by the enforcement of the definition of a "family" was found not to be disparate treatment of unrelated individuals in a ruling by the Indiana Supreme Court in the fall of 2003.

Therefore, it is our opinion that the zoning and subdivision regulations and regulatory process and the local housing code have no affect on a person's housing choice nor do the regulations affect the location, availability or accessibility of housing.

The applicable building codes for the localities are internationally used model codes adopted by the State of Indiana with some amendments. Under Indiana law, municipalities and counties are mandated to use these codes and have no authority to locally amend them. The State of Indiana accessibility code is equivalent to the federal accessibility guidelines. The applicable codes are minimum standards codes and in our opinion have no affect on someone's housing choice.

## Public Perception

In December 2004, an article appeared in the Lafayette Journal & Courier regarding the County Human Relation Commission and its efforts to increase awareness and reported that it had only received one complaint in its three years of existence. The article also mentioned Lafayette's Commission and its lack of activity; however, it did bring more attention to discrimination issues. The article spawned three guest editorial columns. Copies of the articles are attached as Appendix A to this document.

Two of the guest columns favored the dissolution of the Human Relations Commission and its underlying laws because Lafayette and Tippecanoe County's Human Relations Commissions go beyond Federal and State law to include sexual orientation. Due to no activity, two of the guest columns reasoned that we do not need the law or the commissions. If this is the perception then there is a significant need to educate the public and make it aware of discrimination. The County Human Relations Commission is right, discrimination is occurring and it is our responsibility to expose it.

## Record of Complaints Filed

The following is a summary of the complaints filed alleging discrimination in housing.

Agency	Time Period	# Complaints	# Pending	# Resolved	Disposition
Indiana Civil Rights Commission	2000 – June 6, 2005	5 (3 based on race, 2 on disability)	2	3	No probable cause on all 3.
Tippecanoe County HRC	Inception – to June 6, 2005	0	0	0	n/a
Lafayette HRC	2004 – June 6, 2005	0	0	0	n/a
West Lafayette HRC	2004 – June 6, 2005	0	0	0	n/a

Note: The ICRC's data is for Tippecanoe County

## Statistical and Data Analysis

### Population Growth (Tables A & B, Appendix B):

From 1990 to 2000, Tippecanoe County's population has increased from 130,598 to 148,955, a 14.06% increase with an increase in the percentage of all minorities in the County from a little over 6% to over 11.14% of the total population. The increase in Asian/Pacific Islander/Native Hawaiian was almost 39% from 4,821 to 6,697 and accounts for the largest minority or 4.49% of the total population. Black or African American is the second largest minority with 2.52% of the total population and third is the American Indian/Alaska Native with 0.28%. Black or African Americans had the largest increase of any minority in the time period with an increase from 2,660 to 3,752 or 41.05% increase. The Hispanic/Latino growth from 1990 to 2000 was 279% from 2,078 to 7,834. The Hispanic/Latino population now represents 5.25% of the total population in 2000.

The rate of increase of each of the minorities and the Hispanic/Latino ethnicity were greater than the rate of growth of the total population of 14.06% indicating that the population was more diverse in 2000 than in 1990.

Increases in percentage of minorities and Hispanic/Latino and in the rate of increase continue for the 2003 population estimates for the County. The total population increased by 3.95%. Black or African Americans increased by 5.86%; Asian/Pacific Islander/Native Hawaiian increased 24.38% and American Indian/Alaska Native increased by 20.38%.

### **Race and Ethnicity Concentrations by Census Tract/Block Group (Table C, C-1 & C-2, Appendix C)**

The minority and Hispanic/Latino ethnic demographics from the 2000 Census data have been reviewed at the Census Tract/Block Group (CT/BG) level for Tippecanoe County to determine if minorities and Hispanics/Latinos are concentrated in certain areas. Concentrations of minorities and Hispanic/Latino ethnicity can be an indication that persons do not have a choice of housing and the possibility that discrimination is occurring. An area of racial or ethnic concentration is when any one area is 20% higher than the minority's percentage as a whole (U.S. Department of Housing and Urban Development's Section 202 Housing rating criteria).

The analysis reveals the following:

Census Tract 4 in Lafayette was identified in the 1996 AI as being an area of concentration of the Black or African American population, however we concluded that de-concentration was occurring. The 2000 Census data supports this conclusion with continuing decline in the Black/African American population from the 11.9% in 1970 to 4.8% in 2000.

CTBG105/1000 (County): Is 55.15% Asian, which is well over the 4.46% minority percent of the whole population for the County. This block group contains only University (State of Indiana) owned housing known as Purdue Village. This university housing has traditionally housed married students, many being international students.

CTBG55/1000 (West Lafayette): The second highest percentage concentration, which is 22.69% Asian. This block group also has University owned housing. The graduate student residence halls house unrelated students with a high number being international students. Please note that West Lafayette has a larger Asian population, which is 11.34% of the total population.

Eight other block groups have percentages that exceed 9% of any one minority. One is another block group with University owned housing present that is almost 13% Asian. The remaining seven of those block groups are located in West Lafayette with Asians being the largest minority. An additional block group, CTBG52/5000 also has over 10.5% Blacks in addition to 9.82% Asian. A further analysis of other Census data does not reveal a reason for this increase between 1990 and 2000 other than an increase in university students. The combined percentages are still well below the 20% points between the total minorities in an area compared to the total minorities for the City, which is 16.66% of the total population.

The Hispanic/Latino ethnic population in the County from 1990 to 2000 increased from 2,078 to 7,834, or 5.25% of the total population, with most growth occurring in the City of Lafayette. The number of Hispanic/Latinos in Lafayette was 733 persons or 1.7% in 1990 to 5,136 or 9.11% of

the population. The Hispanic/Latino population appears in most block groups to some extent, however, the increase has resulted in 17 census tract/block groups in the County with percentages of Hispanic/Latinos 9% or greater, with 14 additional groups having at least 7% or close to the total percentage of Hispanic/Latinos in Lafayette. Of the 17 groups with the higher percentages, 9 have around 10% to almost 14%; 4 are between 16% and 20% and 3 have percentages of 20.22, 21.47 and 22.46. However, all are under the 20% difference.

The remaining group, CT/BG:18/3 (Lafayette) has an ethnic concentration of Hispanic/Latino of 41.71%. The area of concentration is a group where a large complex of modestly priced rental duplexes is located. It is felt that the type, availability and cost of housing is a determining factor for the Hispanic/Latino housing choice along with the apparent tendency of the Hispanic/Latino population to congregate.

### Disproportionate Need

The following table shows households by race and ethnicity that have a disproportionate need. The comparison is the percent of racial or ethnic households with housing problems compared to the percent of total households with housing problems in the same income, size and tenure category. There is a disproportionate need if the difference exceeds 10%. There was no data available by household size on the Asian or Native American races.

Needs: Race and Ethnicity/Housing Type				
Income	Tenure	Family Type	% Comparison	# of units
Hispanic Households				
Tippecanoe County				
<30%	Renter	Family	92.1% to 78%	116
<30%	Owner	Family	100% to 81.1%	10
<30%	Owner	All Others	100% to 66.5%	4
>30<=50%	Renter	Family	98% to 68.2%	195
>50<=80%	Renter	Family	49.8% to 31.9%	139
>50<=80%	Owner	Family	58.4% to 45.9%	52
Lafayette				
<30%	Renter	Family	100% to 77.7%	74
<30%	Owner	Family	100% to 87.3%	10
>30<=50%	Renter	Family	97.4% to 71.2%	150
>50<=80%	Renter	Family	50.2% to 28.9%	120
West Lafayette				
<30%	Renter	Family	100% to 76.3%	19
Black Households				
Tippecanoe County				
<30%	Renter	Elderly	100 % to 45%	10
>30<=50%	Renter	Family	82.4% to 68.2%	70
>50%<=80%	Owner	Family	100% to 45.9%	4
Lafayette				

Needs: Race and Ethnicity/Housing Type				
Income	Tenure	Family Type	% Comparison	# of units
<30%	Renter	All Others	100% to 78.6%	85
>30%<= 50%	Renter	Family	88.2% to 71.6%	30
>30%<= 50%	Renter	All Others	100% to 79.7%	65
West Lafayette				
>30<=50%	Renter	All Others	100% to 88.8%	8
>30<=50%	Owner	Elderly	100% to 34.0%	4
>50<=80%	Renter	All Others	100% to 54.1%	18
Asian Households				
Tippecanoe County				
<30%	Owner	n/a	100% to 71.5%	20
>30<=50%	Renter	n/a	86.7% to 74.4%	39
>30<=50%	Owner	n/a	78.9% to 47.9%	15
>50<=80%	Owner	n/a	78.9% to 34.9%	15
Lafayette				
<30%	Renter	n/a	71.4% to 44.2%	75
>30<=50%	Renter	n/a	100% to 73.7%	30
>30<=50%	Owner	n/a	100% to 43.3%	15
>50<=80%	Renter	n/a	50% to 32.9%	10
West Lafayette				
<30%	Owner	n/a	100% to 83.3%	10
>30<=50%	Owner	n/a	100% to 49.5%	4
>50<=80%	Owner	n/a	100% to 46.6%	4
Native American				
Lafayette				
<30%	Renter	n/a	62.5% to 44.2%	25

## Homeownership Rates

The analysis of homeownership rates indicates that minorities and Hispanic/Latino are low as compared to white homeowners. These figures are skewed due to the presence of minority and ethnic University students; however it does not account for the lower rate of homeownership through out the community.

Homeownership Rate	County	Lafayette	West Lafayette
Total	55.90%	52.60%	32.90%
White	60.10%	55.80%	36.60%
American Indian/ Alaska Native	46.00%	12.50%	100.00%
Hispanic	29.30%	29.90%	16.40%

Homeownership Rate	County	Lafayette	West Lafayette
Black/African American	18.10%	21.20%	9.70%
Asian, Hawaiian, Pacific Islander	16.70%	21.90%	15.70%

### **Households with Disabled Persons, Extra Elderly or HIV/AIDS Persons Present**

The CHAS data provided information on the number of households with a disabled member that reported mobility or a self care limitation. A mobility or self care limitation is 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home. Also in the data set were extra elderly households where at least one person was 75 years or older.

County Households with a disabled member present:

There were 1,230 households with incomes less than 30% of the MFI. Of those, 736 or 59.8% reported a housing problem.

There were 1,114 households with incomes greater than 30% and less than or equal to 50% MFI. Of those, 554 or 49.7% had housing problems.

There were 1,550 households with incomes greater than 50% MFI. Of those, 341 or 21.9% had housing problems.

County extra elderly households (with at least one member 75 years or older):

There were 245 households with incomes less than 30% of the MFI. Of those, 99 or 40.4% reported a housing problem.

There were 455 household with incomes greater than 30% and less than or equal to 50% MFI. Of those 159 or 34.9% had housing problems.

There were 470 households with incomes greater than 50% MFI. Of those 90 or 21.9% had housing problems.

3,097 extra elderly persons reported having a disability.

As with disproportionate need with race and ethnicity, it appears that persons with disabilities may not be accessing federally assisted housing programs.

The number of persons with HIV/AIDS and their families identified as residing in Tippecanoe County by the State Department of Health was 84. Lafayette has one of the 15 regional HIV Care Coordination centers. No other information was available or has been shared by the State Department of Health. Since limited information is available it is not known if persons with HIV/AIDS and their families are accessing housing. As with the Consolidated Plan, this service area needs to be explored.



The following documents, studies and reports were reviewed for relevant information to the AI. They include:

1996 Lafayette, West Lafayette and Tippecanoe County Analysis of Impediments and all updates  
2005-2009 Lafayette and West Lafayette Consolidated Plan

### **Home Mortgage Disclosure Data**

The Home Mortgage Disclosure data for Tippecanoe County has been reviewed and analyzed by Richard Williams, Associate Professor with Notre Dame University. The following is an excerpt of his report. The total report is attached as Appendix D.

*Conclusions.* As stated in the beginning of this report, HMDA data are limited in their ability to detect racial discrimination. This study has not considered the full range of social and economic factors that can affect lending to minorities, nor has it attempted to determine whether individual lenders differ in how much and how well they serve minority markets. With these cautions in mind, there are no obvious lending patterns in Tippecanoe County that raise exceptional concern. In most ways, minority lending in the county compares favorably to the state and the nation. Denial rates for blacks are very low by comparison with the rest of the nation, while the denial rate for Hispanics is similar. Subprime lenders, with their higher interest rates and sometimes abusive practices, have only a small presence in the county; instead, Black and Hispanic borrowers tend to turn to the more favorable loans that FHA offers. While minorities are somewhat underrepresented in their number of home mortgage loans, at least part of this is likely due to the college Asian population of the city; when Asians do apply for loans, they are exceptionally successful in obtaining them.

Nonetheless, the Analysis of Impediments report prepared by the cities of Lafayette and West Lafayette shows that minority homeownership is low in the county, with only 18.1 percent of blacks and 29.3 percent of Hispanics owning their own homes, compared to 60.1 percent of whites. These facts, along with the findings of this report, raise several issues that government entities, real estate companies and financial institutions may wish to consider. Why do so few minorities, especially blacks, choose to live in the county – and of the blacks that do live there, why are they somewhat less likely to apply for loans than their counterparts statewide and nationwide? The Hispanic denial rate in the county is similar to that of the rest of the nation – but could it be brought down to the exceptionally low rate enjoyed by blacks? While the relatively low minority denial rates are impressive, are they an indicator that lenders are reaching out only to the safest and most easily accessible borrowers? Are lenders and borrowers relying too heavily on FHA loans, when lower-cost conventional loans would be possible? Are there individual lenders who are not doing as much as they could and should to serve minority markets? With the minority population growing and minority homeownership rates still low, are there untapped markets that lenders and real estate companies could reach out to and better serve? While minority lending in Tippecanoe County generally compares favorably, at least in recent years, to the state and the nation, community leaders should strive to see whether they can do even better.

## Federally Assisted Programs Participation by Race

### Lafayette Housing Authority

#### Section Eight Program

Participants as of 5/10/2005 by head of household:

PARTICIPANTS					
	White	Black	Native Am/Alaskan	Asian	Totals
Males	200	20	2	0	222
Females	673	144	6	1	824
<b>Totals</b>	<b>873</b>	<b>164</b>	<b>8</b>	<b>1</b>	<b>1046</b>

#### Section Eight Program Waiting List

As of 6/8/2005 (This is not broken down by gender):

White = 341	71.94%
Black = 131	27.63%
Am Indian = 2	.04%
Asian = 0	0%
Total = 474	100%

### Lafayette Neighborhood Housing Services

Home Ownership Program				
July 1, 2004 to June 30, 2005				
Program	HOME 2nd Mortgages	Home Grants	HUD Counseling	Totals
Number	22	2	357	381
Median Income	56%	55%	n/a	
Hispanic Households	2	0	31	33
Non-Hispanic Households	20	2	326	348
White	21	1	313	335
Black or African American	0	1	34	35
Asian	1	0	2	3
American Indian/Alaskan Native	0	0	1	1
Other or multiple race	0	0	7	7
Single Female Head	7	6	n/a	13
Single Male Head	2	3	n/a	5
Couples	4	2	n/a	6

<b>Rental Housing</b>		
<b>Race</b>	<b>Households</b>	<b>% of Total</b>
Black	29	20.14%
Caucasian	103	71.53%
Asian	1	0.69%
American Indian	1	0.69%
Hispanic	10	6.94%
	<b>#</b>	<b>% of Households</b>
Male Headed Households	41	28.47%
Female Headed Households	60	41.67%
Couples	43	29.86%

### **New Chauncey Housing, Incorporated**

Households served -2004/05	<i>White</i>	<i>Black</i>	<i>Native Am/Alaskan</i>	<i>Asian</i>	<i>Hispanic</i>	<i>FHH</i>	<b>Totals</b>
<i>Acquisition/Rehab Homebuyer</i>	9	0	0	0	0	2	9
<i>Rehab</i>	2	0	0	0	0	1	2
<i>Homebuyer Assistance</i>	1	0	0	0	0	0	1
<b>Totals</b>	12	0	0	0	0	3	12

### **Wabash Valley Trust for Historic Preservation**

#### **Falley Double Project**

Households	<i>White</i>	<i>Black</i>	<i>Native Am/Alaskan</i>	<i>Asian</i>	<i>Other Multi- racial</i>	<i>Hispanic</i>	<i>FHH</i>
8	6	0	0	0	2	1	1

### **Habitat for Humanity**

Households FY04-05	<i>White</i>	<i>Black</i>	<i>Native Am/Alaskan</i>	<i>Asian</i>	<i>Disabled/Spcl Needs</i>	<i>Hispanic</i>	<i>FHH</i>
12	9	3	0	0	2	1	7
In Process							
8	7	0	0	1	2	1	6



Department of Development  
609 West Navajo Street  
West Lafayette, Indiana 47906-1995  
(765) 775-5160  
FAX: (765) 775-5196

October 19, 2005

Ms. Beverly Noble  
Fair Housing & Equal Opportunity  
U. S. Department of Housing and Urban Development  
151 North Delaware Street  
Indianapolis, Indiana 46204-2526

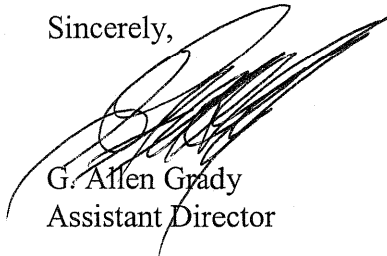
Re: AI Signature Page and Fair Housing Plan Table

Dear Ms. Noble:

As requested attached are copies of the signature page and a table of our planned Fair Housing Activities for the next 5 years.

If you have any questions or comments please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Allen Grady", is written over the word "Sincerely,". The signature is stylized with a large, sweeping loop at the end.

G. Allen Grady  
Assistant Director

Cc: Aimee Jacobsen, Community Development Director, City of Lafayette

## Consultations

The following commissions and agencies were consulted during the development of the AI:

Tippecanoe County Human Relations Commission  
City of Lafayette Human Relations Commission  
City of West Lafayette Human Relations Commission  
Lafayette Housing Authority  
Area IV Agency Aging and Community Action Programs  
Lafayette Neighborhood Housing Services  
New Chauncey Housing Incorporated

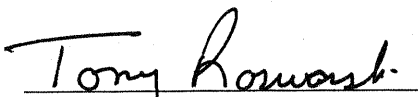
## Public Meetings

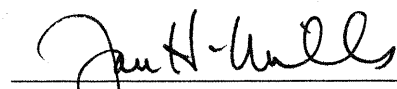
The following public meetings were held as part of the development of the 2005-2009 Consolidated Plan. There were no separate meetings held for the development of the AI.


City of Lafayette	Lafayette HOME Consortium	City of West Lafayette
February 16, 2005	February 15, 2005	February 1, 2005
March 16, 2005	March 8, 2005	March 9, 2005

## Officials Signatures

The Cities of Lafayette and West Lafayette and Tippecanoe County remain committed to affirmatively furthering fair housing in Tippecanoe County.

  
Tony Roswarski, Mayor  
City of Lafayette

  
Jan H. Mills, Mayor  
City of West Lafayette

  
K.D. Benson, President  
Board of Commissioners of  
Tippecanoe County

## **Appendix A:**

### **Selected Article and Editorial Letters from the Lafayette Journal and Courier**

Article 1: "County's human relations group to market itself"; by Dan Shaw, December 7, 2004

Article 2, Editorial Column: "Human relations commission: Was it really needed?"; by Greg Hackett, December 17, 2004

Article 3, Editorial Column: "Educational goal alone justifies rights panel's existence"; by Kimberly D. Reisman, December 30, 2004

Article 4, Editorial Column: "Rights, boards, religion and annexation: Why we're concerned"; by Mark Dutton, January 1, 2005.

# County's human relations group to market itself

By Dan Shaw

dshaw@journalandcourier.com

In its three years of existence, the Tippecanoe County Human Relations Commission has heard one formal complaint.

And that proved unfounded.

The commission investigates charges of discrimination based on race, age, gender or disability, among other things. And on Monday, members worked on a pamphlet that would market its purpose and better inform the public about filing a complaint.

"My biggest frustration is

that there just hasn't been a lot for us to do," Mike Piggott, chairman of the commission, said. "I could take that as a good thing, but I have a feeling that not everything is all right in River City."

Piggott explained that the commission can hear complaints from all over the county. Its purview contains even Lafayette and West Lafayette, although both have their own human relations commissions.

Jeff Darling, who serves on Lafayette's commission, said that the inactivity Piggott has noticed is not unique to the

## About the commission

Forms for filing a complaint of discrimination with the Tippecanoe County Human Relations Commission can be found at the Tippecanoe County Office Building, 20 N. Third St., Lafayette.

The commission meets four times a year on the first Monday of March, June, September and December at the county office building. Regular meetings are open to the public.

county Lafayette's commission usually only receives a couple of complaints a year, he said.

"The biggest issues are that, A, not many people know of the existence of these commissions and, B, they don't really have a lot of en-

forcement power," he said.

When a complaint comes in to the county, the commission will assign one of its nine members to investigate, Piggott said. During that time, it also can hold hearings and summon people to appear. If

the person fails to show, the commission can impose a fine up to \$300.

Furthermore, should an investigation uncover enough evidence of discrimination, the commission will turn its findings over to the county prosecutor, he said.

David Blakesley, secretary of the commission, said he looked closely at a pamphlet distributed by Lafayette's human relation commission for ideas on how the county should make one for itself.

Members agreed the county's pamphlet should include a general description of the

commission's purpose, examples of illegal discrimination and an explanation of how to file a complaint.

They also discussed ways to make the contents of the pamphlet more obvious to the public. Instead of merely stating, "Tippecanoe County Human Relations Commission," its cover should bear some catch phrase, members agreed.

"The attorneys who make a lot of money off of television are not necessarily the ones who say, 'We are lawyers,'" Piggott said. "They're the ones who say, 'Have you been hurt? Call me.'"

# B

JOURNAL AND COURIER

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• Journal and Courier online: www.jconline.com

# LOCAL

TUESDAY, DECEMBER 7, 2004

# Human relations commission:

## Was it really needed?

By Greg Hackett

For the Journal and Courier

The Tippecanoe County Human Relations Commission recently announced that it has not processed one valid complaint in its entire three-year existence. The experience mirrors that of both the Lafayette and West Lafayette city commissions. Their conclusion is: they need to more aggressively market themselves.

It would appear to me that somebody's got some explaining to do. Because the ordinance included sexual orientation along with race, sex, religion, color, handicap, family status, and national origin, great dissension was created in our community. The people who pushed sexual orientation spoke quite harshly about the people in this community who hold a more conservative view of human sexuality. The aggressive tactics were justified with the insistence that there were widespread instances of persecution, discrimination, and abuse directed mainly toward the members of the homosexual community.

A reasonable question to ask at this juncture is this: Where are all the cases? Even one of the commission leaders recently lamented the fact that "there just hasn't been much for us to do."

### Guest Columnist

There are at least three possible explanations for all of this. Perhaps the presence of the commissions is a clear deterrent in and of itself.



Hackett

Maybe the abusers have changed and reformed their behavior because they know such actions will be called before the group for public censure. This, however, seems unlikely because even one of the commission members recently acknowledged, "not many people know of the existence of these commissions."

The second possible reason may be the difficulty any abused person faces when making a public complaint. Some may have concluded that it is not worth the time, hassle, and possible embarrassment. Experts tell us this is one of the primary reasons rapes are often unreported. Perhaps this is why people have not come forward with their stories of discrimination in the significant numbers that were predicted prior to the formation of the commissions. One leader apparently believes that

to be the case because he recently said, "I have a feeling that not everything is right in River City."

There is at least one other plausible explanation for their lack of activity. Perhaps certain individuals and groups in our community exaggerated the problem. There were many anonymous and generalized examples of boorish behavior. But now that proof has to be given, there hasn't been any. The real question is, was all the rancor and division these discussions generated really necessary and could the energy have been put to more productive community use?

The gay activists in our community left little room in this debate for the possibility that a person could treat homosexuals with dignity and respect while at the same time disagreeing with their world and life views. You either bought into their view or you were a homophobic bigot. People living here the past 15 years know how heated and divisive these discussions often became. But the gay activists as-

---

*Hindsight suggests that perhaps the supposed problem wasn't nearly as large as they led our community to believe.*

---



sured us that the accusations and recriminations toward people with conservative views were worth it because a legal system had to be established to address these numerous abuses.

But again, where are the cases? Hindsight suggests that perhaps the supposed problem wasn't nearly as large as they led our community to believe. This might be a good time for them to

admit as much, and apologize for the accusations they brought against this community and for the division they caused.

The leaders of our county and city governments also bear responsibility here. When the Human Relations Ordinance was passed by Lafayette, then West Lafayette, and finally by Tippecanoe County, we were one of the first to do so in Indiana. Our elected leaders gave in to the relentless pressure of the gay activists.

While our leaders did their best to manage the discussion, the rancor spread. Today we see that this was an unfortunate decision. Instead of designing brochures and seeking to drum

up business, perhaps it is time to thank the commissions for their work and encourage them to disband. This would seem to be the most logical course of action.

The last category of complicity belongs to the media. With obvious leanings to the left, many members of our media aggressively and unashamedly pushed for the creation of these groups. Again I ask, where are the cases? This would be an excellent time for the media to take a step that they seldom do — admit that they were wrong and acknowledge that the community divisions they participated in were unwise.

One question, which arises out of this, is, what if all of this was never really about discrimination? What if the real goal was the widespread imposition of a liberal view of human sexuality upon our community by marginalizing and demonizing people in our community who saw things differently? If that is true, then the fine people serving on these commissions are being used. And all the brochures and marketing in the world won't change that.

*Hackett is the senior pastor of First Assembly of God church in Lafayette.*

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#### JOURNAL AND COURIER

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- 

# OPINIONS

FRIDAY, DECEMBER 17, 2004

*"Congress shall make no law respecting an establishment of religion; or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or of the right of the people peaceably to assemble, and to petition the Government for a redress of grievances."*

— THE FIRST AMENDMENT TO THE U.S. CONSTITUTION

A7

P2

# Educational goal alone justifies rights panels' existence

**By Kimberly D. Reisman**  
For the Journal and Courier

As chair of the West Lafayette Human Relations Commission, I feel compelled to respond to a Dec. 17 guest column by a Lafayette pastor ("Human relations commission: Was it really needed?"). Three points of clarification seem appropriate to address the misunderstanding that appears to exist regarding the creation, charge and activity of the human relations commission, at least as it relates to the one established in West Lafayette.

It appears that the pastor is linking the human relations commissions' existence exclusively with the issue of sexual orientation and the hearing of cases. He also writes as though the concept of a human relations commission is a recent development.

Unlike the Tippecanoe County commission, however, the West Lafayette Human Relations Commission is not a recent development, nor are the ordinances it is charged with overseeing. The ordinance that established the commission was passed in 1968 for the purpose of providing all of the citizens of West Lafayette "equal opportunity for: employment, public accommodations, housing and education." Its purpose is "to prevent prejudice, intolerance, bigotry, disorder and discrimination." Contained in the ordinance is the charge to "encourage and attempt to bring about

## Guest Columnist

mutual self-respect and understanding of each other by all



**Reisman**

groups in the city and help guarantee equal rights to all citizens." (Ord. 11-68, Sec. 24.01)

Again, unlike the county ordinances, the inclusion of references to sexual orientation in

the West Lafayette code is also not new, having been added by resolution in 1993.

The West Lafayette Human Relations Commission was created for two, equally important purposes: first, to educate the community in order to "minimize or eliminate discrimination because of race, color, creed, religion, ancestry, national origin, sex, disability, age, marital status or status with regard to public assistance." It is extremely significant that this educational emphasis is the first stated purpose of the commission.

There have been many positive results of this charge to educate. The citizens of West Lafayette and beyond have been able to experience events such as Global Fest; the students of the West Lafayette Community School Corp. have been challenged annually to write essays on the significance of Martin Luther King Jr. and the civil rights movement. More recently,

West Lafayette businesses are being offered the opportunity for training on issues such as diversity and cultural sensitivity.

Through the cooperative efforts of the three human relations commissions and Vision 2020, we now have the Vision 2020 Diversity Roundtable, a group dedicated to educating the community about the value of diversity, providing monthly forums for discussion on topics as wide ranging as health care and housing.

The second purpose of the West Lafayette Human Relations Commission is to accept, investigate and act upon complaints of discrimination. Of the three commissions, West Lafayette's has the most power. In addition to investigating claims and holding public hearings regarding them, the West Lafayette Human Relations Commission has authority to act in a variety of ways, such as to issue temporary emergency orders against any person, to subpoena witnesses, levy financial penalties and grant affirmative relief and compensatory damages to the complainant.

Clearly this authority is not to be taken lightly, a fact that is both empowering and intimidating. The accusation of discrimination is very serious, not something to be made frivolously or without considerable forethought. The procedures for making a claim are detailed and the commission is required to reject claims that are not filed properly.

In my time as chair, procedur-

al difficulties have been the predominant reason claims have been rejected. While claimants have been encouraged to refile, they have chosen not to do so. This fact in itself reinforces the

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*If all sides would put  
down their swords and  
take off their armor,  
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and civil conversation is  
occurring around the  
issue of diversity,  
respect and equal  
protection.*

---

need for community education regarding the commission and the protections our citizens have under the law.

Finally, I would like to respond to the pastor's description of the dissension, harsh talk and rancor involved in the discussions leading to the creation of the Tippecanoe County Human Relations Commission, particularly as it relates to the inclusion of sexual orientation language.

Indeed, it was quite unpleasant; however, blame must be laid at the feet of all involved, not just one particular faction. The

pastor was clearly exercising selective hearing if he heard only the harsh words directed at those who "hold a more conservative view of human sexuality." Many of those who hold that more conservative view were equally hateful and insensitive; a fact made even more glaring and painful for me, given that many of those proclaimed their hate in the same breath that they proclaimed their commitment to Jesus Christ.

The reality that must be faced in our community is that the time has long passed for confrontation and vitriol, and not simply on the topic of sexual orientation. We are a community made up of many different kinds of people. We have a diversity of ages, ethnic backgrounds and national origins; a diversity of incomes, professions, languages, and physical and mental abilities. Our community belongs to all of us, not just a privileged few; but only when each person is valued will that become a recognizable reality. If all sides would put down their swords and take off their armor, even for a brief moment, we might realize that productive and civil conversation is occurring around the issue of diversity, respect and equal protection; that respect and dignity is being offered even when people disagree regarding world and life views.

---

*Reisman chairs the West  
Lafayette Human Relations  
Commission.*

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# OPINIONS

— THURSDAY, DECEMBER 30, 2004 —

JOURNAL AND  
OPINIONS EDITOR DAV

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# Rights boards, religion and annexation: Why we're concerned

**By Mark Dutton**

For the Journal and Courier

Some of the response to my friend and fellow pastor Greg Hackett's recent guest column ("Human relations commission: Was it really needed?" Dec. 17) has been unfortunate. Progressives, like everybody else, should welcome analysis of the initiatives they've brought to the public square. Learning lessons from the past is one of the surest ways to improve community discussions.

It is notable that the *Journal and Courier* reported on Dec. 7 that the Tippecanoe County Human Relations Commission has not received one credible complaint in their entire three-year existence. On one level, we can all be thankful for that fact.

But this report does raise a legitimate question of credibility for the progressives. A few individuals insisted that the problem was so significant, even at the county level, that the rancor they

## Guest Columnist

generated in passing the legislation was worthwhile. Sometimes the beauty and simplicity of



**Dutton**

mathematics is a far better teacher than the pens of the social engineers.

Some of these same individuals have made public comments recently that also deserve closer

scrutiny. One outspoken gay activist wrote about how these commissions protect religious choice. That is not always the case.

Another writer ridiculed churches because they "negotiated for themselves a specific exemption from this law so they can continue promoting that it's all right to fire gays from their jobs or kick them out of their houses, since they're all going to

hell anyway." Ignoring the obvious incivility of such words, his position is also incorrect.

The truth is that all the human relations ordinances ever considered or adopted in Lafayette, West Lafayette and Tippecanoe County always exempted churches. Our elected officials understand that many churches view the Bible as God's Word and use its principles as appropriate staff leadership standards within their congregations. Trying to impose far-left ideology on local churches would have been an invitation to dump religious tea in the community harbor.

What was negotiated, and this is how the county ordinance differs from those in the two cities, was the exemption for other organizations that have a religious mission but are not legally connected to a church. For example, our church has operated a free biblical counseling center for people in our community for

more than 25 years. For many reasons, we organized our counseling center and several other ministries as separate legal entities. The city ordinances do not exempt such organizations.

This would potentially include homeless shelters, drug addiction centers, food pantries, crisis pregnancy ministries, etc., most of which were started

for religious reasons. That is why the activist who claims that all the ordinances protect "religious choice" in the cities is simply incorrect.

This is not a minor issue for us. At our counseling center, we have extremely high professional and personal standards for our staff members, including their sexual expression. They are ex-

pected to follow Scripture's teaching of chastity in singleness and fidelity in marriage because we believe in the power of positive role models.

---

*Sometimes the beauty  
and simplicity of  
mathematics is a far  
better teacher than the  
pens of the social  
engineers.*

---

We understand that many in our town would view such ideas as Victorian, backward and unenlightened. Frankly, we are more concerned with what God thinks about us, and we recognize that sometimes our reli-

gious values are in conflict with the culture around us. We are not trying to impose our views on others. We just respectfully ask that others not try to impose their views on us.

The progressives should acknowledge that the city ordinances do not protect all religious organizations. Do they seek a town where everybody be-

lieves exactly as they do? Or, are they willing to be comfortable with people who believe differently and act on those beliefs?

We are especially concerned about this because our church is very near the city boundary and annexation would bring us under the city ordinance. There also has been talk about merging the cities' and county's human relations commissions. If this happens, we would prefer that the wording of the county's ordinance be used.

Nobody that I know wants to have the human relations commission argument again. But perhaps the lesson of this latest go-around is that credibility should be given to people who earn it. Carefully speaking the truth and openly embracing accountability will be important components in building community peace and advancement in the days ahead.

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*Dutton is co-pastor at Faith Baptist Church.*

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# OPINIONS

— SATURDAY, JANUARY 1, 2005 —

*"Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or of the right of the people peaceably to assemble, and to petition the Government for a redress of grievances."*

— THE FIRST AMENDMENT TO THE U.S. CONSTITUTION

# A9

## **Appendix B:**

### **Population Growth: Tables A & B**

**Table A: Population by Race**

	Tippecanoe County					
	2000	1990	Change	% Change	2003*	% Change
Total:	148,955	130,598	18,357	14.06	154,848	5,893 3.95
White alone	132,354	122,013	10,341	8.40	140,383	8,029 6.07
% White alone	88.86	93.43			90.65	
Black or African American alone	3,752	2,660	1,092	41.05	3,972	220 5.86
% Black or African American alone	2.52	2.04			2.56	
American Indian and Alaska Native alone	417	320	97	30.31	502	85 20.38
% American Indian and Alaska Native alone	0.28	0.25			0.32	
Asian, Native Hawaiian & other Pacific Islander alone	6,697	4,821	1,876	38.91	8,330	1,633 24.38
% Asian, Native Hawaiian & other Pacific Islander alone	4.49	3.68			5.38	
Some other race alone	3,687	784	2,903	370.28	N/A	
% Some other race alone	2.48	0.60				
Two or more races	2,048	N/A			N/A	
% Two or more races	1.38	N/A				
Total Minorities (alone & with other races)	16,601	8,585	8,016	93.37	N/A	
% of Minorities	11.15	6.57				

\* Estimate as July 1, 2003 - Census Bureau

	Lafayette city				West Lafayette city			
	2000	1990	Change	% Change	2000	1990	Change	% Change
Total:	56,397	43,764	12,633	28.87	28,778	25,907	2,871	11.08
White alone	50,143	41,945	8,198	19.54	23,985	22,974	1,011	4.40
% White alone	88.91	95.84			83.34	88.68		
Black or African American alone	1,816	936	880	94.02	684	559	125	22.36
% Black or African American alone	3.22	2.1			2.38	2.16		
American Indian and Alaska Native alone	210	145	65	44.83	45	40	5	12.50
% American Indian and Alaska Native alone	0.37	0.3			0.16	0.15		
Asian, Native Hawaiian & other Pacific Islander alone	713	464	249	53.66	3,272	2,151	1,121	52.12
% Asian, Native Hawaiian & other Pacific Islander alone	1.27	1.06			11.37	8.30		
Some other race alone	2,601	274	2,327	849.27	336	183	153	83.61
% Some other race alone	4.61	0.63			1.17	0.71		
Two or more races	914	N/A			456	N/A		
% Two or more races	1.62	N/A			1.58	N/A		
Total Minorities (alone & with other races)	6,254	1,819	4,435	243.82	4,793	2,933	1,860	63.42
% of Minorities	11.09	4.16			16.66	11.32		

	Remainder of County			
	2000	1990	Change	% Change
Total:	63,780	60,927	2,853	4.68
White alone	58,226	57,094	1,132	1.90
% White alone	91.29	93.71		
Black or African American alone	1,252	1,165	87	7.47
% Black or African American alone	1.96	1.91		
American Indian and Alaska Native alone	162	135	27	20.00
% American Indian and Alaska Native alone	0.25	0.22		
Asian, Native Hawaiian & other Pacific Islander alone	2,712	2,206	506	22.94
% Asian, Native Hawaiian & other Pacific Islander alone	4.25	3.62		
Some other race alone	750	327	423	129.36
% Some other race alone	1.19	0.54		
Two or more races	678	N/A		
% Two or more races	1.06	N/A		
Total Minorities (alone & with other races)	5,554	3,833	1,721	44.90
% of Minorities	8.71	6.29		

Race - Census 2000 - SF1 - Table P 7



Table B: Population by Ethnicity		Tippecanoe County				Lafayette city			
		2000	1990	Change	% Change	2000	1990	Change	% Change
Hispanic/Latino Totals		7,834	2,078	5,756	279.00	5,136	733	4,403	600.68
% of Total Population		5.26	1.59			9.11	1.68		
Hispanic/Latino Totals			2003*	Change	% Change				
% of Total Population			8,641	807	10.30				
			5.58						
* Estimate as July 1, 2003 - Census Bureau									
		West Lafayette city				Remainder of County			
		2000	1990	Change	% Change	2000	1990	Change	% Change
Hispanic/Latino Totals		920	511	409	80.04	1,778	834	944	113.19
% of Total Population		3.20	2.00			2.79	1.37		

Ethnicity Census 2000 - SF1 - Table P11

## **Appendix C:**

### **Race and Ethnicity Concentrations by Census Tract/Block Group: Tables C, C-1 & C-2**

**Table C: % Race and Ethnicity By Census Tract/Block Group**

Census Tract/Block Group	Hispanic/Latinos	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more
1/1	6.80%	91.09%	1.51%	1.28%	0.00%	0.00%	3.85%	2.27%
1/2	7.91%	97.23%	0.00%	0.00%	1.72%	0.00%	1.06%	0.00%
2/1	4.90%	90.77%	5.64%	0.00%	3.60%	0.00%	0.00%	0.00%
2/2	7.60%	94.49%	0.00%	0.00%	0.00%	0.00%	4.47%	1.05%
3/1	10.00%	92.33%	0.90%	0.00%	0.00%	0.00%	6.23%	0.54%
3/2	7.30%	92.34%	6.51%	0.31%	1.60%	0.00%	3.71%	2.37%
4/1	16.58%	70.01%	6.51%	1.06%	5.06%	0.00%	16.58%	0.78%
4/2	0.00%	93.07%	2.08%	1.13%	0.00%	0.00%	0.00%	3.73%
4/3	5.10%	77.48%	6.80%	0.00%	3.34%	0.00%	6.24%	6.13%
4/4	19.90%	92.17%	3.02%	1.65%	1.24%	0.00%	0.96%	0.96%
6/1	3.49%	89.16%	6.99%	0.00%	3.85%	0.00%	0.00%	0.00%
7/1	8.05%	89.30%	2.99%	0.00%	0.81%	0.00%	3.68%	3.22%
7/2	9.54%	88.90%	3.84%	0.83%	2.59%	0.00%	0.00%	3.84%
7/3	8.00%	87.25%	4.75%	0.00%	1.22%	0.00%	5.83%	0.95%
7/4	1.42%	97.16%	0.00%	0.00%	0.00%	0.00%	0.00%	2.92%
8/1	8.89%	90.53%	1.40%	0.00%	0.00%	0.00%	6.17%	1.89%
8/2	13.84%	93.43%	0.00%	2.10%	0.00%	0.00%	0.00%	4.48%
9/1	12.11%	87.42%	3.99%	0.33%	0.00%	0.00%	1.20%	7.06%
9/2	1.82%	93.01%	1.11%	3.65%	0.51%	0.41%	0.00%	1.32%
9/3	12.56%	84.69%	4.96%	0.00%	0.95%	0.00%	9.40%	0.00%
10/1	4.37%	95.76%	0.00%	0.00%	0.00%	0.00%	4.24%	0.00%
11/1	7.00%	85.53%	1.49%	3.06%	0.82%	0.00%	4.25%	4.85%
11/2	3.49%	95.95%	1.96%	0.00%	1.26%	0.00%	0.00%	0.84%
11/3	0.00%	96.04%	1.22%	0.00%	1.22%	1.52%	0.00%	0.00%
11/4	2.31%	93.45%	2.70%	0.00%	0.00%	0.00%	2.31%	1.54%
12/1	8.34%	93.49%	1.59%	0.00%	0.00%	0.00%	4.26%	0.67%
12/2	10.52%	95.81%	1.71%	0.00%	0.00%	0.00%	0.00%	2.48%
12/3	0.00%	98.43%	0.00%	0.00%	0.00%	0.00%	0.00%	1.57%
13/1	16.53%	85.00%	0.64%	0.00%	3.74%	0.00%	10.28%	0.34%
13/2	8.67%	90.17%	0.13%	3.21%	0.00%	0.00%	4.43%	2.06%
13/3	9.99%	90.34%	4.17%	1.21%	0.00%	0.00%	2.96%	1.32%
14/1	8.33%	90.72%	2.35%	0.98%	0.23%	0.00%	4.39%	1.33%
14/2	17.74%	93.63%	3.19%	0.68%	0.00%	0.00%	2.50%	0.00%
15.01/1	7.89%	85.64%	7.18%	0.56%	0.00%	0.00%	4.79%	1.83%
15.01/2	11.64%	89.40%	3.19%	5.66%	0.00%	0.00%	1.15%	0.60%
15.02/1	5.85%	94.99%	0.00%	0.00%	0.00%	0.00%	5.06%	0.00%
15.02/2	5.46%	91.85%	2.65%	0.00%	0.00%	0.00%	2.44%	3.06%
15.02/3	5.70%	76.61%	1.65%	0.00%	12.56%	0.00%	5.70%	3.47%
16/1	1.43%	94.11%	3.23%	0.00%	1.30%	0.00%	0.56%	0.81%
16/2	0.53%	98.88%	0.00%	0.00%	0.60%	0.00%	0.00%	0.53%
16/3	0.00%	97.64%	0.57%	0.00%	1.79%	0.00%	0.00%	0.00%
16/4	0.00%	95.31%	2.12%	0.00%	1.15%	0.00%	0.00%	1.42%
17/1	20.22%	75.64%	8.72%	0.00%	0.00%	0.00%	6.99%	8.65%
17/2	3.45%	80.02%	6.73%	0.00%	4.98%	0.26%	2.62%	5.38%
17/3	21.47%	81.36%	5.33%	0.00%	2.01%	0.00%	10.38%	0.92%
18/1	22.46%	79.50%	1.32%	1.59%	1.48%	0.00%	12.34%	3.76%
18/2	8.70%	83.53%	7.54%	0.00%	6.03%	0.00%	2.90%	0.00%
18/3	41.71%	74.24%	0.00%	0.00%	6.58%	0.00%	9.27%	9.92%
19/1	0.00%	95.15%	3.81%	0.00%	1.03%	0.00%	0.00%	0.00%
19/2	8.78%	94.75%	0.00%	0.00%	2.39%	0.00%	2.87%	0.00%
19/3	8.79%	93.30%	2.75%	0.70%	1.10%	0.00%	1.65%	0.50%
51/1	4.94%	82.19%	3.31%	0.00%	10.18%	0.00%	2.74%	1.58%

Census Tract/Block Group	Hispanic/Latinos	White	Black	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more
51/2	0.00%	82.61%	5.89%	0.44%	9.92%	0.00%	0.29%	0.84%
51/3	2.20%	88.22%	0.25%	0.89%	7.07%	0.00%	0.00%	3.56%
52/1	0.00%	90.49%	0.00%	0.00%	8.19%	0.00%	0.00%	1.32%
52/2	0.00%	89.48%	1.94%	0.00%	5.50%	0.00%	0.00%	3.07%
52/3	3.36%	94.97%	1.85%	0.00%	3.19%	0.00%	0.00%	0.00%
52/4	2.52%	92.23%	0.00%	0.00%	7.77%	0.00%	0.00%	0.00%
52/5	12.00%	74.21%	10.52%	0.00%	9.82%	0.00%	5.06%	0.40%
53/1	1.56%	82.56%	1.85%	0.00%	11.54%	0.00%	0.51%	3.55%
53/2	1.56%	91.13%	1.77%	0.00%	4.49%	0.00%	0.42%	2.19%
54/1	1.05%	89.10%	1.23%	0.00%	8.88%	0.00%	0.48%	0.31%
54/2	3.98%	88.53%	0.00%	0.00%	7.70%	0.00%	1.24%	2.53%
54/3	2.40%	85.93%	0.51%	0.00%	12.04%	0.23%	1.02%	0.28%
55/1	5.13%	66.37%	6.19%	0.25%	22.69%	0.00%	2.46%	2.04%
55/2	4.04%	85.93%	1.13%	0.00%	9.78%	0.00%	0.89%	2.26%
101/1	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
101/2	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
101/3	0.00%	97.92%	0.00%	0.00%	1.45%	0.00%	0.00%	0.62%
101/4	0.15%	97.22%	0.95%	0.51%	0.44%	0.00%	0.37%	0.51%
101/5	1.64%	97.46%	0.30%	0.45%	0.60%	0.00%	0.15%	1.05%
101/6	0.00%	98.79%	0.00%	1.21%	0.00%	0.00%	0.00%	0.00%
102.01/1	3.35%	94.54%	0.70%	1.23%	1.36%	0.00%	1.63%	0.53%
102.01/2	0.00%	98.33%	0.00%	0.00%	0.00%	0.00%	0.00%	1.67%
102.01/3	0.64%	96.67%	0.00%	0.23%	1.17%	0.00%	0.29%	1.63%
102.03/1	0.00%	99.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.71%
102.03/2	1.37%	85.53%	4.79%	0.95%	8.74%	0.00%	0.00%	0.00%
102.03/3	2.59%	99.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.82%
102.04/1	3.86%	93.42%	0.00%	0.00%	4.35%	0.00%	1.21%	1.03%
102.04/2	3.41%	92.59%	0.00%	0.00%	0.76%	0.00%	3.53%	3.12%
102.04/3	6.14%	75.31%	1.71%	0.00%	16.85%	0.00%	5.53%	0.61%
102.04/4	0.00%	88.73%	2.78%	0.00%	8.50%	0.00%	0.00%	0.00%
103/1	2.74%	85.86%	2.89%	0.18%	8.74%	0.49%	1.01%	0.83%
104/1	3.04%	85.98%	4.22%	0.41%	6.21%	0.21%	1.09%	1.89%
105/1	6.60%	31.19%	5.93%	0.00%	55.15%	0.00%	4.20%	3.53%
106/1	2.21%	86.58%	0.52%	0.00%	12.90%	0.00%	0.00%	0.00%
106/2	3.87%	98.22%	0.52%	0.00%	0.52%	0.00%	0.73%	0.00%
106/3	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
106/4	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
106/5	0.00%	99.47%	0.00%	0.00%	0.00%	0.00%	0.00%	0.53%
107/1	0.00%	96.04%	2.56%	0.30%	0.24%	0.00%	0.00%	0.85%
108/1	2.90%	95.38%	0.00%	0.00%	3.66%	0.00%	0.97%	0.00%
108/2	2.89%	85.90%	4.48%	4.20%	0.00%	0.00%	0.65%	4.76%
108/3	0.00%	98.08%	0.00%	0.00%	0.00%	0.00%	0.00%	1.92%
109.01/1	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
109.01/2	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
109.01/3	4.01%	93.14%	2.43%	0.00%	1.68%	0.00%	1.96%	0.79%
109.02/1	1.19%	96.69%	0.21%	1.06%	0.00%	0.00%	1.41%	0.63%
110/1	0.00%	99.73%	0.00%	0.00%	0.27%	0.00%	0.00%	0.00%
110/2	2.50%	99.17%	0.50%	0.00%	0.00%	0.00%	0.00%	0.33%
110/3	0.40%	98.06%	0.00%	0.00%	1.13%	0.00%	0.00%	0.81%
110/4	0.80%	93.89%	5.14%	0.00%	0.00%	0.00%	0.96%	0.00%
	% ≥ 9.00							

Table C 1: Race In Tippecanoe County by Census Tract/Block Group										
CT/BG	1/1	1/2	2/1	2/2	3/1	3/2	4/1	4/2	4/3	4/4
Total:	1,324	758	834	1,052	1,670	1,564	1,797	1,154	897	728
White alone	1,206	737	757	994	1,542	1,370	1,258	1,074	695	671
Black or African American alone	20	0	47	0	15	69	117	24	61	22
American Indian and Alaska Native alone	17	0	0	0	0	5	19	13	0	12
Asian alone	0	13	30	0	0	25	91	0	30	9
Native Hawaiian and Other Pacific Islander alone	0	0	0	0	0	0	0	0	0	0
Some other race alone	51	8	0	47	104	58	298	0	56	7
Two or more races	30	0	0	11	9	37	14	43	55	7
	6/1	7/1	7/2	7/3	7/4	8/1	8/2	9/1	9/2	9/3
Total:	572	869	964	737	704	1,215	715	1,502	987	947
White alone	510	776	857	643	684	1,100	668	1,313	918	802
Black or African American alone	40	26	37	35	0	17	0	60	11	47
American Indian and Alaska Native alone	0	0	8	0	0	0	15	5	36	0
Asian alone	22	7	25	9	0	0	0	0	5	9
Native Hawaiian and Other Pacific Islander alone	0	0	0	0	0	0	0	0	4	0
Some other race alone	0	32	0	43	0	75	0	18	0	89
Two or more races	0	28	37	7	20	23	32	106	13	0

	10/1	11/1	11/2	11/3	11/4	12/1	12/2	12/3	13/1	13/2
Total:	1,555	1,341	716	657	519	1,198	1,169	838	2,353	1,557
White alone	1,489	1,147	687	631	485	1,120	1,120	828	2,000	1,404
Black or African American alone	0	20	14	8	14	19	20	0	15	2
American Indian and Alaska Native alone	0	41	0	0	0	0	0	0	0	50
Asian alone	0	11	9	8	0	0	0	0	88	0
Native Hawaiian and Other Pacific Islander alone	0	0	0	10	0	0	0	0	0	0
Some other race alone	66	57	0	0	12	51	0	0	242	69
Two or more races	0	65	6	0	8	8	29	10	8	32

	13/3	14/1	14/2	15.01/1	15.01/2	15.02/1	15.02/2	15.02/3	16/1	16/2
Total:	911	2,641	879	1,964	1,820	1,639	2,417	1,210	1,612	1,512
White alone	823	2,396	823	1,682	1,627	1,556	2,220	927	1,517	1,495
Black or African American alone	38	62	28	141	58	0	64	20	52	0
American Indian and Alaska Native alone	11	26	6	11	103	0	0	0	0	0
Asian alone	0	6	0	0	0	0	0	152	21	9
Native Hawaiian and Other Pacific Islander alone	0	0	0	0	0	0	0	0	0	0
Some other race alone	27	116	22	94	21	83	59	69	9	0
Two or more races	12	35	0	36	11	0	74	42	13	8

	16/3	16/4	17/1	17/2	17/3	18/1	18/2	18/3	19/1	19/2
Total:	2,122	1,130	1,330	2,287	1,840	1,888	862	1,079	970	1,047
White alone	2,072	1,077	1,006	1,830	1,497	1,501	720	801	923	992
Black or African American alone	12	24	116	154	98	25	65	0	37	0
American Indian and Alaska Native alone	0	0	0	0	0	30	0	0	0	0
Asian alone	38	13	0	114	37	28	52	71	10	25
Native Hawaiian and Other Pacific Islander alone	0	0	0	6	0	0	0	0	0	0
Some other race alone	0	0	93	60	191	233	25	100	0	30
Two or more races	0	16	115	123	17	71	0	107	0	0

	19/3	51/1	51/2	51/3	52/1	52/2	52/3	52/4	52/5	53/1
Total:	2,001	2,083	2,732	3,142	757	618	596	1,545	1,008	2,167
White alone	1,867	1,712	2,257	2,772	685	553	566	1,425	748	1,789
Black or African American alone	55	69	161	8	0	12	11	0	106	40
American Indian and Alaska Native alone	14	0	12	28	0	0	0	0	0	0
Asian alone	22	212	271	222	62	34	19	120	99	250
Native Hawaiian and Other Pacific Islander alone	0	0	0	0	0	0	0	0	0	0
Some other race alone	33	57	8	0	0	0	0	0	51	11
Two or more races	10	33	23	112	10	19	0	0	4	77

	53/2	54/1	54/2	54/3	55/1	55/2	101/1	101/2	101/3	101/4
Total:	958	2,285	1,857	2,160	2,358	2,474	787	961	963	1,368
White alone	873	2,036	1,644	1,856	1,565	2,126	787	961	943	1,330
Black or African American alone	17	28	0	11	146	28	0	0	0	13
American Indian and Alaska Native alone	0	0	0	0	6	0	0	0	0	7
Asian alone	43	203	143	260	535	242	0	0	14	6
Native Hawaiian and Other Pacific Islander alone	0	0	0	5	0	0	0	0	0	0
Some other race alone	4	11	23	22	58	22	0	0	0	5
Two or more races	21	7	47	6	48	56	0	0	6	7

	101/5	101/6	102.01/1	102.01/2	102.01/3	102.03/1	102.03/2	102.03/3	102.04/1	102.04/2
Total:	669	742	2,272	717	1,714	992	1,900	734	1,657	1,701
White alone	652	733	2,148	705	1,657	985	1,625	728	1,548	1,575
Black or African American alone	2	0	16	0	0	0	91	0	0	0
American Indian and Alaska Native alone	3	9	28	0	4	0	18	0	0	0
Asian alone	4	0	31	0	20	0	166	0	72	13
Native Hawaiian and Other Pacific Islander alone	0	0	0	0	0	0	0	0	0	0
Some other race alone	1	0	37	0	5	0	0	0	20	60
Two or more races	7	0	12	12	28	7	0	6	17	53

	102.04/3	102.04/4	103/1	104/1	105/1	106/1	106/2	106/3	106/4	106/5
Total:	1,466	1,153	3,869	6,817	2,379	1,535	955	723	1,102	760
White alone	1,104	1,023	3,322	5,861	742	1,329	938	723	1,102	756
Black or African American alone	25	32	112	288	141	8	5	0	0	0
American Indian and Alaska Native alone	0	0	7	28	0	0	0	0	0	0
Asian alone	247	98	338	423	1,312	198	5	0	0	0
Native Hawaiian and Other Pacific Islander alone	0	0	19	14	0	0	0	0	0	0
Some other race alone	81	0	39	74	100	0	7	0	0	0
Two or more races	9	0	32	129	84	0	0	0	0	4

	107/1	108/1	108/2	108/3	109.01/1	109.01/2	109.01/3	109.02/1	109.02/2	110/1
Total:	1,643	1,449	1,071	1,930	1,804	1,375	2,143	1,418	1,598	733
White alone	1,578	1,382	920	1,893	1,804	1,375	1,996	1,371	1,588	731
Black or African American alone	42	0	48	0	0	0	52	3	0	0
American Indian and Alaska Native alone	5	0	45	0	0	0	0	15	0	0
Asian alone	4	53	0	0	0	0	36	0	0	2
Native Hawaiian and Other Pacific Islander alone	0	0	0	0	0	0	0	0	0	0
Some other race alone	0	14	7	0	0	0	42	20	10	0
Two or more races	14	0	51	37	0	0	17	9	0	0

	110/2	110/3	110/4
Total:	1,200	1,239	622
White alone	1,190	1,215	584
Black or African American alone	6	0	32
American Indian and Alaska Native alone	0	0	0
Asian alone	0	14	0
Native Hawaiian and Other Pacific Islander alone	0	0	0
Some other race alone	0	0	6

Census 2000: SFT1

Table 1. Hispanic or Latino in Tippecanoe County by Census Tract and Block Group

Census Tract/Block Group	1/1	1/2	2/1	2/2	3/1	3/2	4/1	4/2	4/3	4/4
Total:	1,324	758	834	1,052	1,670	1,564	1,797	1,154	897	728
Not Hispanic or Latino:	1,234	698	793	972	1,503	1,449	1,499	1,154	851	583
Hispanic or Latino:	90	60	41	80	167	115	298	0	46	145

Census Tract/Block Group	6/1	7/1	7/2	7/3	7/4	8/1	8/2	9/1	9/2	9/3
Total:	572	869	964	737	704	1,215	715	1,502	987	947
Not Hispanic or Latino:	552	799	872	678	694	1,107	616	1,320	969	828
Hispanic or Latino:	20	70	92	59	10	108	99	182	18	119

Census Tract/Block Group	10/1	11/1	11/2	11/3	11/4	12/1	12/2	12/3	13/1	13/2
Total:	1,555	1,341	716	657	519	1,198	1,169	838	2,353	1,557
Not Hispanic or Latino:	1,487	1,247	691	657	507	1,098	1,046	838	1,964	1,422
Hispanic or Latino:	68	94	25	0	12	100	123	0	389	135

Census Tract/Block Group	13/3	14/1	14/2	15.01/1	15.01/2	15.02/1	15.02/2	15.02/3	16/1	16/2
Total:	911	2,641	879	1,964	1,820	1,639	2,417	1,210	1,612	1,512
Not Hispanic or Latino:	820	2,421	723	1,809	1,608	1,543	2,285	1,141	1,589	1,504
Hispanic or Latino:	91	220	156	155	212	96	132	69	23	8

Census Tract/Block Group	16/3	16/4	17/1	17/2	17/3	18/1	18/2	18/3	19/1	19/2
Total:	2,122	1,130	1,330	2,287	1,840	1,888	862	1,079	970	1,047
Not Hispanic or Latino:	2,122	1,130	1,061	2,208	1,445	1,464	787	629	970	955
Hispanic or Latino:	0	0	269	79	395	424	75	450	0	92

Census Tract/Block Group	19/3	51/1	51/2	51/3	52/1	52/2	52/3	52/4	52/5	53/1
Total:	2,001	2,083	2,732	3,142	757	618	596	1,545	1,008	2,167
Not Hispanic or Latino:	1,912	1,980	2,732	3,073	757	618	576	1,506	887	2,106
Hispanic or Latino:	89	103	0	69	0	0	20	39	121	61

Census Tract/Block Group	53/2	54/1	54/2	54/3	55/1	55/2	101/1	101/2	101/3	101/4
Total:	958	2,285	1,857	2,160	2,358	2,474	787	961	963	1,368
Not Hispanic or Latino:	943	2,261	1,783	2,108	2,237	2,374	787	961	963	1,366
Hispanic or Latino:	15	24	74	52	121	100	0	0	0	2



Census Tract/Block Group	101/5	101/6	102.01/1	102.01/2	102.01/3	102.03/1	102.03/2	102.03/3	102.04/1	102.04/2
Total:	669	742	2,272	717	1,714	992	1,900	734	1,657	1,701
Not Hispanic or Latino:	658	742	2,196	717	1,703	992	1,874	715	1,593	1,643
Hispanic or Latino:	11	0	76	0	11	0	26	19	64	58

Census Tract/Block Group	102.04/3	102.04/4	103/1	104/1	105/1	106/1	106/2	106/3	106/4	106/5
Total:	1,466	1,153	3,869	6,817	2,379	1,535	955	723	1,102	760
Not Hispanic or Latino:	1,376	1,153	3,763	6,610	2,222	1,501	918	723	1,102	760
Hispanic or Latino:	90	0	106	207	157	34	37	0	0	0

Census Tract/Block Group	107/1	108/1	108/2	108/3	109.01/1	109.01/2	109.01/3	109.02/1	109.02/2	110/1
Total:	1,643	1,449	1,071	1,930	1,804	1,375	2,143	1,418	1,598	733
Not Hispanic or Latino:	1,643	1,407	1,040	1,930	1,804	1,375	2,057	1,381	1,579	733
Hispanic or Latino:	0	42	31	0	0	0	86	37	19	0

Census Tract/Block Group	110/2	110/3	110/4
Total:	1,200	1,239	622
Not Hispanic or Latino:	1,170	1,234	617
Hispanic or Latino:	30	5	5

2000 Census SFT1

## **Appendix D:**

An Analysis of Minority Home Purchase Lending  
in Tippecanoe County, Indiana, 2000-2003  
Richard Williams, University of Notre Dame

# An Analysis of Minority Home Purchase Lending in Tippecanoe County, Indiana, 2000-2003

Richard Williams, University of Notre Dame

June 2005

*Introduction.* This report uses the 2000 Census, Home Mortgage Disclosure Act Data, and the 2003 HUD list of subprime lenders to examine home mortgage lending in Lafayette/ West Lafayette/ Tippecanoe County, Indiana for the years 2000-2003. The analysis is limited to owner-occupied home purchase loans, and does not consider refinance, multifamily, or home improvement loans. To place results in perspective, comparisons are made with the entire State of Indiana and the United States. The report examines (a) racial differences in the number of originations, applications, and denial rates for home mortgage loans, and (b) racial differences in the sources of loans, e.g. subprime lenders and FHA loans.

Several cautions should be kept in mind when viewing these results.

- The measurement of race is somewhat different in the Census and the HMDA data. In the Census, race is determined by subjective self reports and respondents are free to choose more than one racial classification. In HMDA, race is often coded based on the lending officer's subjective opinion. Also, applicants and co-applicants can be of different races<sup>1</sup>.
- Perhaps even more critically, race is often missing from the HMDA data. Specifically, in Tippecanoe County, 17.8 percent of the HMDA applications lack racial data – a figure that is actually slightly lower than the rate for Indiana (19.3 percent) and the United States (22.5 percent). Unfortunately, it is unclear what impact, if any, missing data has on racial comparisons. Those with race missing likely include high-income whites using the Internet to search for the best possible loan terms and low income high-risk minorities seeking out subprime and manufactured housing loans. If systematic biases do exist (e.g. race is more likely to be missing for blacks), these could cause the HMDA results to be somewhat misleading, perhaps understating the number of loans received by minorities or underestimating their denial rates.
- HMDA data are limited in their ability to detect racial discrimination in lending. For example, the data do not include information on credit histories or wealth. This study therefore looks for patterns that may be suggestive of larger problems and hence worthy of further study. Comparisons of Tippecanoe County with the rest of the state and the nation will be helpful in determining how typical or atypical lending is in the county.
- Only aggregate lending patterns are considered. Individual lenders may differ in how much and how well they serve minority markets.

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<sup>1</sup> In this study, when one applicant is white and the co-applicant is a member of another race, the race of the minority co-applicant is used. When the co-applicants are both minorities, the race of the primary applicant is used. The primary effect of this is to increase the number of applications and originations from Hispanics, since about 20 percent of the Hispanic applications involve a white co-applicant.

- Finally, even a comparatively strong performance in lending to minorities in recent years does not necessarily mean that minority homeownership needs are being met. Minority homeownership has historically been low compared to whites, and continues to be so despite increases in minority lending that began in the 1990s. Even those communities that have recently done relatively well in serving minority markets should seriously consider whether there are ways they can do even better.

*Applications, Originations and Denial Rates.* Although Hispanics can be of any race, HMDA data treats Hispanic as a separate racial category<sup>2</sup>. Hence, Panel A of Table 1 gives the Census 2000 statistics for White Not Hispanic, Black Not Hispanic, etc. Both the county and the state have a much larger white non-Hispanic population than the nation as a whole, about 86 percent. Tippecanoe's black population (2.7 percent) is much smaller than that of the state or the nation. However (probably due in part to Purdue University) it has an exceptionally large Asian population (4.7 percent). It also has a larger Hispanic population (5.5 percent) than the rest of the state (3.7 percent).

Panel B of Table 1 gives breakdowns on the numbers of home purchase loans received by different racial groups<sup>3</sup>. Although minorities account for 14 percent of the counties' population, they receive only 10.7 percent of the home mortgage loans. Specifically, blacks are 2.7 percent of the population and get 1.5 percent of the loans, and Asians are 4.7 percent of the population and get 3.2 percent of the loans. The disparity is smallest for Hispanics who are 5.5 percent of the population and get 5 percent of the loans. However, what is true for Tippecanoe is also true statewide and nationwide. Relative to population size, the proportion of loans going to blacks and Hispanics is very similar at the county, state, and national levels, with blacks receiving about 60 percent as many loans as their proportion in the population, and Hispanics receiving around 90 percent. Statewide and nationwide, Asians actually receive a disproportionately large number of home mortgage loans (e.g. Asians are 4 percent of the US population but received 5.2 percent of the home mortgage loans) but much or all of this discrepancy with the County may reflect the large number of Asian college students at Purdue.

There are two factors that can cause minorities to be under-represented in their number of home mortgage loans. First, they can be less likely to apply for loans in the first place, and when they do apply they can be more likely to be turned down. Panels C and D examine both of these possibilities. Panel C shows that only 1.6 percent of the loan applications in Tippecanoe County were from blacks, while another 2.9 percent came from Asians. Both of these numbers are about 60 percent as large as the proportion of these groups in the population. For Hispanics, the proportion of applications, 5.5 percent, matched the proportion of the population that is Hispanic. For blacks and Hispanics, the patterns in the county were again very similar to the patterns in the state and the nation, although blacks in Tippecanoe County were slightly less likely to apply for

<sup>2</sup> In the 2000 Census, about half of all Hispanics classified themselves as "white" while most of the rest classified themselves as "some other race."

<sup>3</sup> Panels B and C exclude applications where applicant's race was unknown. As noted in the text, it is unclear what impact, if any, missing data has on racial comparisons. As Panel D shows, those with race unknown are the most likely to have their applications denied, but this may be deceptive because high-risk applicants often apply to several lenders.

loans than their state and nationwide counterparts, where the ratio between percent of applications/ percent of population was about .75.

As Panel D shows, there were clear differences between the County, State and Nation in denial rates. Statewide and nationwide, blacks were about twice as likely to have their applications denied as were whites; but in Tippecanoe County, the difference was almost non-existent, with 14.2 percent of whites and 15.5 percent of blacks having their applications denied. The Asian denial rate was actually much smaller in the county (3.3 percent) than it was in the state (9.2 percent) and nation (12.7 percent). The Hispanic denial rate of 21 percent in the county was higher than it was for either whites or blacks; still, it was slightly lower than the Hispanic denial rates statewide (21.3 percent) and nationwide (23.2 percent).

In summary, the main reason minorities in Tippecanoe County receive relatively few home purchase loans is because they are less likely to apply for loans in the first place. The Asian college population accounts for some of this. Blacks are somewhat less likely to apply for loans than are their statewide and nationwide counterparts, but when they do apply they are more likely to receive them. Hispanics have a higher denial rate than do whites or blacks, but no higher than is the case for Hispanics statewide and nationwide.

*Sources of Loans.* There has been growing concern about the rise of subprime lending nationwide<sup>4</sup>. Subprime lenders charge higher interest rates and sometimes engage in predatory practices, such as excessively high fees. In Tippecanoe County, however, such lenders played a far smaller role than they did statewide and nationwide (see Panel E of Table 1). Overall, subprime lenders made only 2.9 percent of all County home purchase loans, compared to 6.4 percent statewide and 8.7 percent nationwide. Similar patterns were seen for each racial group. Subprime lenders often place their headquarters in minority areas and target their advertising there. The lack of such neighborhoods in Tippecanoe County may explain why subprime lenders have not had more of an impact there, even among minority borrowers.

Instead, minority borrowers often turn to FHA loans. Only 21.9 percent of whites in the county use FHA loans, compared to 40 percent of the Blacks and 47.2 percent of the Hispanics. These are slightly higher than the state figures and substantially higher than the national averages. While most would agree that FHA lending is far superior to subprime lending, it should still be kept in mind that FHA loans typically cost more than conventional loans, and lenders have sometimes been criticized for offering FHA loans to borrowers who might have qualified for less expensive conventional loans.

*Conclusions.* As stated in the beginning of this report, HMDA data are limited in their ability to detect racial discrimination. This study has not considered the full range of social and economic factors that can affect lending to minorities, nor has it attempted to determine whether individual lenders differ in how much and how well they serve minority markets. With these cautions in mind, there are no obvious lending patterns in Tippecanoe County that raise exceptional concern. In most ways, minority lending in the county compares favorably to the

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<sup>4</sup> Subprime loans are not explicitly identified in the HMDA data. This analysis therefore uses a list of lenders that specialize in subprime lending that has been compiled by HUD. Note that any subprime loans made by other lenders will not be included in this analysis.

state and the nation. Denial rates for blacks are very low by comparison with the rest of the nation, while the denial rate for Hispanics is similar. Subprime lenders, with their higher interest rates and sometimes abusive practices, have only a small presence in the county; instead, Black and Hispanic borrowers tend to turn to the more favorable loans that FHA offers. While minorities are somewhat underrepresented in their number of home mortgage loans, at least part of this is likely due to the college Asian population of the city; when Asians do apply for loans, they are exceptionally successful in obtaining them.

Nonetheless, the Analysis of Impediments report prepared by the cities of Lafayette and West Lafayette shows that minority homeownership is low in the county, with only 18.1 percent of blacks and 29.3 percent of Hispanics owning their own homes, compared to 60.1 percent of whites. These facts, along with the findings of this report, raise several issues that government entities, real estate companies and financial institutions may wish to consider. Why do so few minorities, especially blacks, choose to live in the county – and of the blacks that do live there, why are they somewhat less likely to apply for loans than their counterparts statewide and nationwide? The Hispanic denial rate in the county is similar to that of the rest of the nation – but could it be brought down to the exceptionally low rate enjoyed by blacks? While the relatively low minority denial rates are impressive, are they an indicator that lenders are reaching out only to the safest and most easily accessible borrowers? Are lenders and borrowers relying too heavily on FHA loans, when lower-cost conventional loans would be possible? Are there individual lenders who are not doing as much as they could and should to serve minority markets? With the minority population growing and minority homeownership rates still low, are there untapped markets that lenders and real estate companies could reach out to and better serve? While minority lending in Tippecanoe County generally compares favorably, at least in recent years, to the state and the nation, community leaders should strive to see whether they can do even better.

*About the Author.* Richard Williams is an associate professor and a former chairman of the Department of Sociology at the University of Notre Dame. He received his Ph.D. from the University of Wisconsin in 1986. His work has appeared in *American Sociological Review*, *Social Problems*, *Demography*, *Sociology of Education*, *Journal of Urban Affairs*, *Cityscape*, *Journal of Marriage and the Family*, and *Sociological Methods and Research*. His current research project is entitled “Racial, Economic, and Institutional Disparities in Home Mortgage Lending.” This work looks at how characteristics of financial institutions and government policies affect lending to low-income and minority markets. With the help of grants from the Department of Housing and Urban Development and the National Science Foundation, this research has gradually evolved from a small community service project into studies of St. Joseph County, the state of Indiana, and, most recently, the entire nation. Information on his research can be found at <http://www.nd.edu/~rwilliam>. He can be reached at: Department of Sociology, 810 Flanner Hall, University of Notre Dame, Notre Dame, IN 46556; email [Richard.A.Williams.5@ND.Edu](mailto:Richard.A.Williams.5@ND.Edu).

Table 1: Minority Lending in Tippecanoe County, Indiana, and the United States, 2000-2003

	Tippecanoe	Indiana	United States
A. Census 2000 Demographics			
% White, Not Hispanic	86.0%	85.6%	68.6%
% Black, Not Hispanic	2.7%	8.6%	12.3%
% Asian, Not Hispanic	4.7%	1.2%	4.0%
% Hispanic, All races	5.5%	3.7%	13.0%
% Other Race, Not Hispanic	0.9%	0.9%	2.1%
B. HMDA - % of loan originations			
% White, Not Hispanic	89.3%	89.0%	74.20%
% Black, Not Hispanic	1.5%	5.0%	7.20%
% Asian, Not Hispanic	3.2%	1.4%	5.20%
% Hispanic, All races	5.0%	3.5%	11.30%
% Other Race, Not Hispanic	1.0%	1.1%	2.10%
C. HMDA - % of applications			
% White, Not Hispanic	88.9%	87.4%	71.1%
% Black, Not Hispanic	1.6%	6.3%	9.2%
% Asian, Not Hispanic	2.9%	1.3%	4.9%
% Hispanic, All races	5.5%	3.8%	12.4%
% Other Race, Not Hispanic	1.1%	1.2%	2.3%

	Tippecanoe	Indiana	United States
D. HMDA - Denial Rates, by Race			
White, Not Hispanic	14.2%	15.8%	17.5%
Black, Not Hispanic	15.5%	27.1%	35.1%
Asian, Not Hispanic	3.3%	9.2%	12.7%
Hispanic, All races	21.0%	21.3%	23.2%
Other Race, Not Hispanic	13.1%	22.3%	26.5%
Race Unknown	50.8%	44.0%	36.6%
All Races	17.7%	19.7%	22.0%

#### E. HMDA - % of originations from subprime lenders, by Race

White, Not Hispanic	2.8%	5.4%	6.60%
Black, Not Hispanic	5.6%	18.3%	17.20%
Asian, Not Hispanic	1.9%	3.3%	8.40%
Hispanic, All races	3.4%	7.3%	13.90%
Other Race, Not Hispanic	2.3%	13.1%	11.80%
Race Unknown	3.8%	9.3%	11.40%
All Races	2.9%	6.4%	8.70%

#### F. HMDA - % of originations from FHA, by Race

White, Not Hispanic	21.9%	21.5%	13.80%
Black, Not Hispanic	40.0%	43.9%	31.20%
Asian, Not Hispanic	7.9%	15.8%	6.80%
Hispanic, All races	47.2%	42.3%	29.60%
Other Race, Not Hispanic	18.6%	21.9%	15.40%
Race Unknown	18.5%	18.7%	10.40%
All Races	22.7%	22.9%	15.80%



## **Appendix E:**

### **Records**

#### **A) Actions to be undertaken to address identified impediments**

**Fair Housing Plan Annual Goals**

**Excerpts from Applicable Sections of One Year Actions Plans**

#### **B) Actions Completed**

**Excerpts from Applicable Consolidated Annual Performance and Evaluation  
Reports and resources used**

**Other relevant events in the community that advance fair housing actions**

#### **C) Citizen comments**

#### **D) Public Hearings**

**Note: Minutes of public hearings for Consolidated Plan and One Year  
Actions Plans are filed in annual application books.**

## A) Actions to Address Identified Impediments:

2005-2006 Program Year (Year #1)

### Impediment #1:

1) Increase the interaction and the information sharing between the three Human Relations Commissions by encouraging at least 2 joint meetings annually. Objective(s): To share information and brainstorming with the governmental commissions charged with not only the outreach and education of the public, but the enforcement agency for the local human relations ordinances. The intent is to increase and improve the public's awareness of the law and discrimination issues and increase each jurisdiction's commitment to affirmatively further fair housing.

Time frame: Ongoing

Measurable outcome: One (1) community wide activity annually that results in increasing the public awareness of fair housing.

2) Continue to support Vision 2020 Diversity Roundtable monthly meetings, encourage and participate on additional fair housing activities. Work with the Vision 2020 staff and volunteers to move forward with their objective of "providing leadership within Lafayette, West Lafayette and Tippecanoe County and promoting strategies to achieve a community that values diversity as evidenced by attitudes, policies and practices".

Objective(s): To share information and brainstorming between the Vision 2020 strategic planning staff and leaders, the governmental commissions and the Development Departments with the intent to increase and improve the public's awareness of the law and discrimination and increase each jurisdiction's commitment to affirmatively further fair housing .

Time frame: Ongoing

Measurable outcomes: a) Have at least one diversity roundtable meeting annually deal specifically with fair housing issues.

b) Include discussions about fair housing and discrimination issues as part of the Vision 2020 updates when they occur.

3) Increase public awareness of what "Fair Housing" is, what "discrimination is" and "what the protected classes are" to overcome the negative publicity and misinformation regarding the role of the Human Relations Commission this past year.

Measurable outcomes: Year 1: a) Review all jurisdictions brochures and websites on fair housing. Identify public service agencies, neighborhood associations, community centers and University organizations and make brochures and other information available to them, including the availability of fair housing informational training.

b) Provide training to at least one group annually.

4) Develop and a client survey through the Lafayette Housing Authority and possibly other housing providers, as well as social service agencies to determine the public knowledge of fair housing. The survey is to be an informational questionnaire to determine a person's knowledge of discrimination and the law.

Measurable outcomes: Year 1 – Develop survey; identify appropriate survey respondents; distribute surveys and collect responses with anticipated 1000 respondents. Analyze responses and determine follow-up actions.

5) Continue the outreach, referral and educational activities of the Fair Housing Office as a consolidated effort by the Cities.

Time frame: Ongoing

Measurable outcomes: Number of complaints filed and the resolutions of those complaints.

Impediments #2 & #3:

1) Work with Lafayette Neighborhood Housing Services, New Chauncey Housing, Incorporated, Habitat for Humanity, Wabash Valley Trust for Historic Preservation and Area IV Development to increase minority and ethnic participation in homeownership programs by developing a marketing strategy.

Time frame: Ongoing

Measurable outcome: Determine baseline of minority and ethnic participation. Increase the number of minority homebuyers benefiting from the agency homeownership programs by 10% each year.

2) Work with leading financial institutions in the community to market homeownership to minority and ethnic populations.

Measurable outcome: Increase the number of minority homebuyers benefiting from homeownership programs marketed through those participating financial institutions by 5% annually.

Impediment #4:

1) Work with the agencies that serve the disabled, elderly and persons with HIV/AIDS to determine if their clientele has sufficient access to federally assisted housing. Work with federally assisted housing providers to determine the demand for housing by those populations, and also determine how the existing housing is marketed.

Time frame: Ongoing

Measurable outcome: Relevant data and analysis to assist in the development of programs or activities or marketing to address the need.

### C) Public Comments

Only 1 comment was received on the AI and Action Plan. Edie Pierce-Thomas, chair of the Tippecanoe County Human Relations Commission asked that some clarification be made to the statement "increase public awareness". Specific actions were developed.